Shared Ownership

CAVALIER COURT

AT CHATHAM WATERS

1 & 2 Bedroom Apartments and
3 Bedroom Townhouses

Minerva Place

Legal & General
AFFORDABLE HOMES

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Welcome to

Cavalier Court

Situated off the Medway Waterfront Peninsula, Cavalier Court brings an exciting new community to Gillingham, a town well known for its rich maritime history.

With a vast range of nearby amenities available and well placed for commuting, Cavalier Court is the perfect place to call home.

This beautiful collection of 1 & 2 bedroom apartments and 3 bedroom townhouses are available with Shared Ownership.

A new community *off the River Medway*

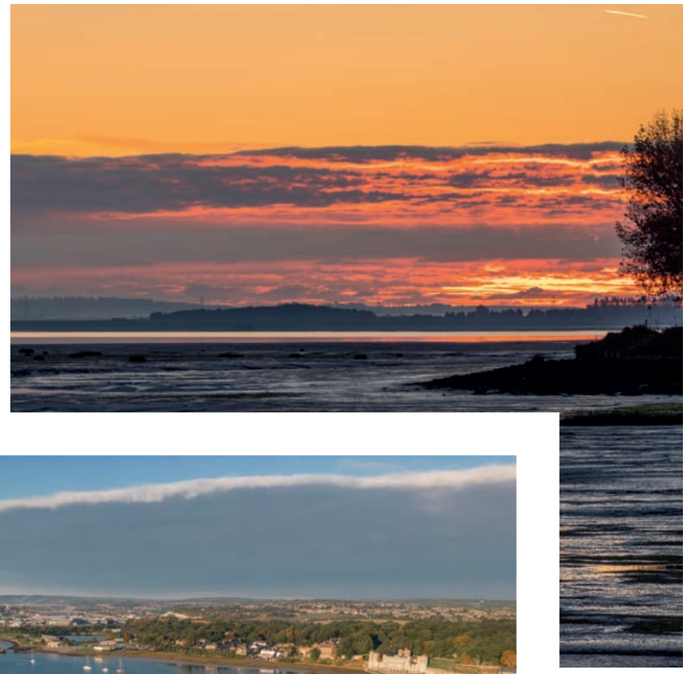
Future Development

Minerva Place

Future Development

Victory Place

Computer generated image of Cavalier Court is indicative only.



New *horizons*

Cavalier Court is part of a wider regeneration across the Medway, which is seeing a significant investment in enhancing local areas and providing better places to live, work and enjoy.

The homes here will benefit from a beautiful new waterfront boulevard, perfect for a walk or jog along the water's edge, as well as a newly landscaped residential park area which is central to the development.

You will be within a few minutes' walk of The Mast & Rigging pub and restaurant, an Asda Superstore and other amenities. There is also a wide range of local shops, schools, restaurants and outdoor spaces nearby.

Your *new home*

Experience the best of modern living in our thoughtfully designed apartments and townhouses.

With stylish interiors, finished to high specifications, open plan layouts offer flexibility which is ideal for modern living. Enjoy an abundance of natural light that floods each room through large windows, making your home feel warm and inviting.

Many of the apartments offer balconies, allowing you to unwind in privacy. Meanwhile, the townhouses offer the luxury of an open-plan kitchen, and living rooms that seamlessly connect to a private garden, ideal for indoor/outdoor living during the warmer months.

The communal gardens offer the ideal place for meeting your neighbours, or socialising with friends or family, while secluded spots along the flower planting offer the perfect retreat for those seeking peace and quiet.

Shop *local*

Shop till you drop with a wide range of nearby options, equipped with all the essentials for everyday living.

Asda Gillingham Pier Superstore

1 min walk | 0.4 miles

For ultimate convenience, your local Asda Superstore is just a stone's throw away. From groceries, household essentials, clothing and more, you'll find a selection of products at competitive prices.

Dockside Shopping Centre

5 min drive | 1.2 miles

Located next to the marina and built within the frame of a Grade II listed building, Dockside Shopping Centre is home to an Odeon cinema and over 40 retailers.

The Pentagon Shopping Centre

7 min drive | 2.1 miles

Indulge in retail therapy with over 70 high street favourites at The Pentagon Shopping Centre. Discover a diverse range of stores, then treat yourself to a bite to eat or relax with a cup of coffee.

Bluewater Shopping Centre

21 min drive | 15.4 miles

Bluewater offers a selection of over 300 high street and designer brand stores, nestled in a modern environment. Grab a bite to eat in one of the 40 cafés and restaurants and sit back and relax in the 17-screen cinema.

Journey times and distances are taken from google.co.uk/maps and are approximate only.

Eat *local*

Whether you're looking for an authentic dish, sweet treat or classic pub grub, there's something for everyone nearby.

The Mast & Rigging

1 min walk | 0.3 miles

At this nautical-themed pub you can enjoy a selection of great drinks and delicious pub food. Relax in the beer garden and choose from a selection of handcrafted pizzas, sizzling grills and refreshing drinks – there is something for everyone.

Ship & Trades

5 min drive | 1 mile

Boasting a beautiful marina setting, this contemporary bar, restaurant and hotel offers panoramic views across the River Medway. With modern interiors, unique wines and local cask ales, the Ship & Trades truly is a special place to dine.

Pier Five Bar & Kitchen

5 min drive | 1 mile

Pier Five is a vibrant waterside destination, catering to beer and food enthusiasts. Indulge in a gourmet burger, superfood salad, or oven-baked pizza while satisfying your thirst with a choice of hand-crafted beers, lagers, and craft cocktails.

The Pumproom @ Copper Rivet Distillery

5 min drive | 1.4 miles

Serving dishes from around the world, The Pumproom offers a contemporary twist on much-loved classic dishes using seasonal produce. Known for their curated wines and signature cocktails, quirky eating and dining experience.

Outdoor *space*

Relax and roam through a range of open green spaces, all within easy reach of your new home.

Hillyfields Community Park

4 min drive | 14 min walk | 6 min cycle

Close to the centre of Chatham, Hillyfields is popular amongst locals and is known for its children's play areas, open grassland and wooded orchard. This large open space is an ideal place for ball games, dog walking, jogging and summertime picnics.

Great Lines Heritage Park

6 min drive | 20 min walk | 8 min cycle

Whether you're after walking routes, cycle paths or wildflower areas, Great Lines Heritage Park boasts spectacular views of The Medway and is the perfect place to escape to from the busyness of everyday life.

Riverside Country Park

7 min drive | 46 min walk | 13 min cycle

An idyllic escape covering 100 hectares along the Medway Estuary, Riverside Country Park is renowned for its beauty and variety of wildlife-rich habitats. Enjoy peaceful walks and stop for a hot chocolate or bite to eat in the café.

Journey times and distances are taken from google.co.uk/maps and are approximate only.

Schools *and nurseries*

Discover educational opportunities catering to children of all ages, providing quality education in nurturing environments.

Nursery Schools

Busy Bees at Gillingham Brompton

4 min drive | 1.4 miles

Ofsted: Outstanding

Poppins Pre-School

5 min drive | 1.2 miles

Ofsted: Good

Dockside Day Nursery & Pre-School

6 min drive | 1.3 miles

Ofsted: Outstanding

Primary Schools

Burnt Oak Primary School

4 min drive | 0.5 miles

Ofsted: Good

Saxon Way Primary School

4 min drive | 1.0 mile

Ofsted: Good

St Nicholas Cevc Infant School

11 min drive | 3.6 miles

Ofsted: Outstanding

Secondary Schools

Waterfront UTC

2 min walk | 469 ft

Ofsted: Good

The Robert Napier School

9 min drive | 2.0 miles

Ofsted: Good

Chatham Grammar

9 min drive | 2.2 miles

Ofsted: Good

Ofsted ratings correct at the time of publication. Journey times and distances are taken from google.co.uk/maps and are approximate only.

Get to know *your neighbourhood*

Wainscott
Upnor
St Mary's Island
River Medway
Strood
Downside
Strood
Rochester
Chatham
Gillingham
Rochester East Ward
A289
A228
A2
A231
A229
A230
B2004
Gravesend Rd
Cuxton Rd
Maidstone Rd
Pier Rd
Church St
Barnsole Rd
Nelson Rd
Luton Rd
Magpie Hall Rd
Woodlands Rd
M2
The Pumproom @ Copper Rivet Distillery
Pier Five Bar & Kitchen
Dockside Shopping Centre
Ship & Trades
Odeon Cinema
CAVALIER COURT
AT CHATHAM WATERS
Historic Dockyard Chatham
University of Greenwich
Waterfront UTC
The Mast & Rigging
Asda
Waterfront Leisure
Lidl
Tesco
Segas Sailing Club
Burnt Oak Primary School
Poppins Pre-School
Black Lion Swimming Club
Saxon Way Primary School
Great Lines Heritage Park
Rochester Castle
The Pentagon Shopping Centre
Gillingham Football Club
Hollywood Bowl
Medway Towns Rowing Club
Cineworld
Medway Maritime Hospital
The Robert Napier School
Woodlands Sports Centre
Medway Rugby Football Club
Gillingham Golf Club
Sherwood Cricket Club

Your journey *starts here*

Whether it's by road or rail, getting around has never been simpler.

Gillingham railway station keeps you connected to other areas of Kent and London. By road, the A2 and M2 are just a stone's throw away, offering access to wider road networks.

Gillingham railway station from Cavalier Court

8 min drive | 27 min walk | 10 min cycle

By Rail

Chatham	Rochester	Bromley South	Stratford International
4 min	8 min	32 min	36 min

Dartford	London St Pancras International	London Victoria	Ramsgate
41 min	44 min	54 min	65 min

By Road

A2

8 min drive | 2.8 miles

M2

14 min drive | 6.1 miles

Maidstone	Sevenoaks	Canterbury	Ashford
30 min | 12.1 miles	45 min | 30.1 miles	48 min | 29.7 miles	54 min | 29.4 miles

London Gatwick Airport	Dover	London Heathrow Airport
55 min | 47.5 miles	1 hr 5 min | 42.5 miles	1 hr 25 min | 69.1miles

Rail times taken from nationalrail.co.uk and are approximate only. Car travel times and distances taken from google.co.uk/maps and are approximate only.

Get to know *your home*

- Minerva Place
  1 & 2 Bedroom Apartments and
  3 Bedroom Townhouses
- Victory Place
  1 & 2 Bedroom Apartments and
  3 Bedroom Townhouses
- LGAH Rented Homes

BS – Bin Store
CS – Cycle Store

The development layout does not show details of gradients of land, boundary treatments, local authority street lighting or landscaping. It is our intention to build in accordance with this layout. However, there may be occasions when the house designs, boundaries, landscaping and positions of roads and footpaths change as the development proceeds. Please speak to a Sales Consultant for more details.

CAVALIER COURT

AT CHATHAM WATERS

Minerva Place Floorplans

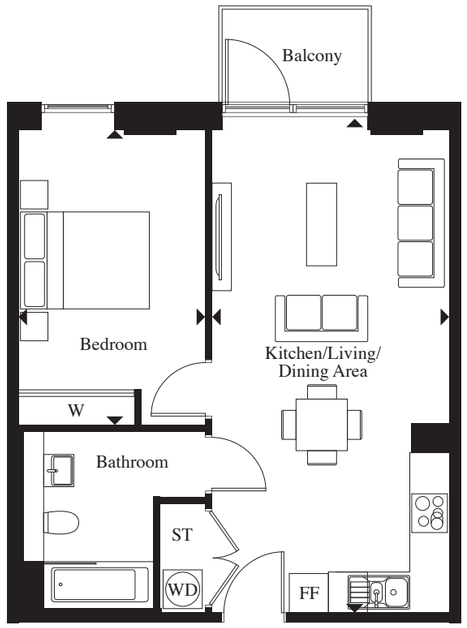
1 Bedroom Apartment

Type 1 Balcony

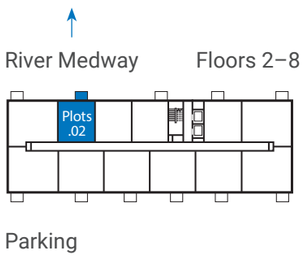
Minerva Place

Plots: A2.02, A3.02, A4.02, A5.02, A6.02, A7.02, A8.02

Floors: 2, 3, 4, 5, 6, 7, 8



	Width | Length
Kitchen/Living/Dining Area	
3.71m × 7.77m	12'2" × 25'5"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
50.2 SQ. M.	**540 SQ. FT.**



KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

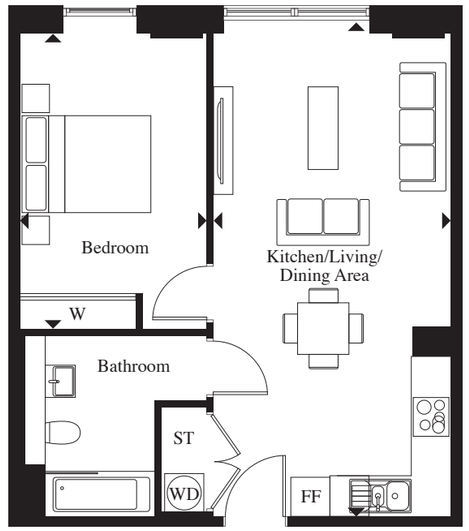
1 Bedroom Apartment

Type 1

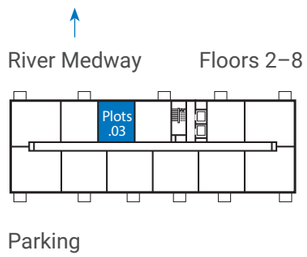
Minerva Place

Plots: A2.03, A3.03, A4.03, A5.03, A6.03, A7.03, A8.03

Floors: 2, 3, 4, 5, 6, 7, 8



	Width | Length
Kitchen/Living/Dining Area	
3.71m × 7.77m	12'2" × 25'5"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
50.2 SQ. M.	**540 SQ. FT.**



KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

1 Bedroom Apartment

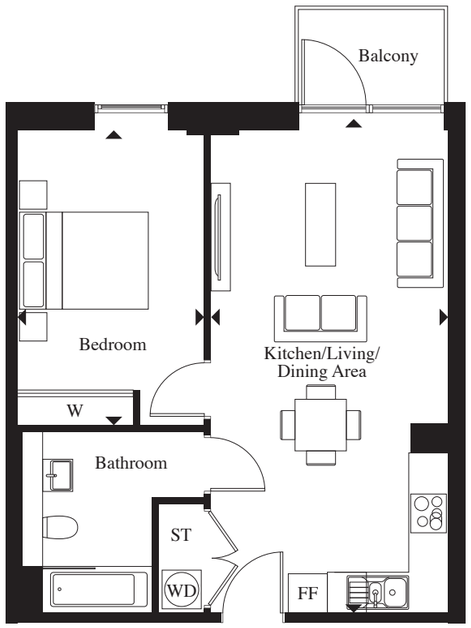
Type 1 Balcony

Minerva Place

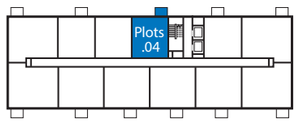
Plots: A2.04, A3.04, A4.04, A5.04, A6.04, A7.04, A8.04

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.70m × 7.77m	12'1" × 25'5"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
50.4 SQ. M.	**543 SQ. FT.**



River Medway Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

1 Bedroom Apartment

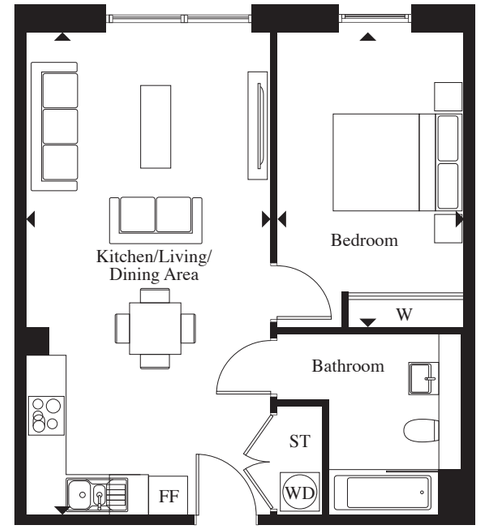
Type 2

Minerva Place

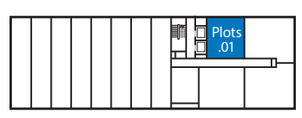
Plots: A1.01

Floors: 1

	Width | Length
Kitchen/Living/Dining Area	
3.80m × 7.50m	12'5" × 24'7"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
51.0 SQ. M.	**549 SQ. FT.**



River Medway First floor



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

1 Bedroom Apartment

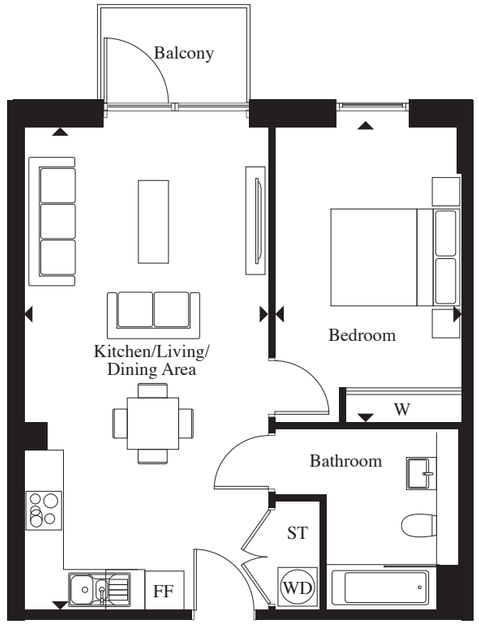
Type 2 Balcony

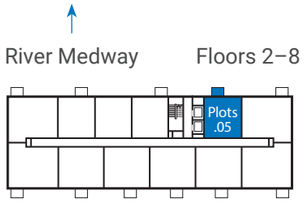
Minerva Place

Plots: A2.05, A3.05, A4.05, A5.05, A6.05, A7.05, A8.05

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.80m × 7.50m	12'5" × 24'7"
Bedroom	
2.98m × 4.59m	9'9" × 15'0"
TOTAL AREA	
51.3 SQ. M.	**552 SQ. FT.**





KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

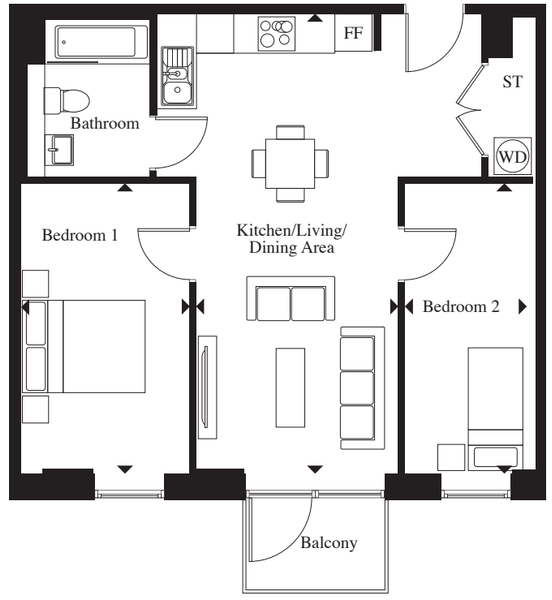
Type 1 Balcony

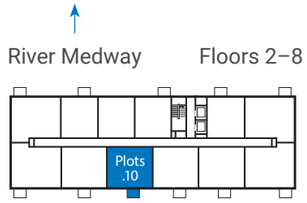
Minerva Place

Plots: A2.10, A3.10, A4.10, A5.10, A6.10, A7.10, A8.10

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.16m × 4.75m	7'1" × 15'7"
TOTAL AREA	
63.1 SQ. M.	**679 SQ. FT.**





KEY:

FF – Fridge/Freezer **ST** – Store **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

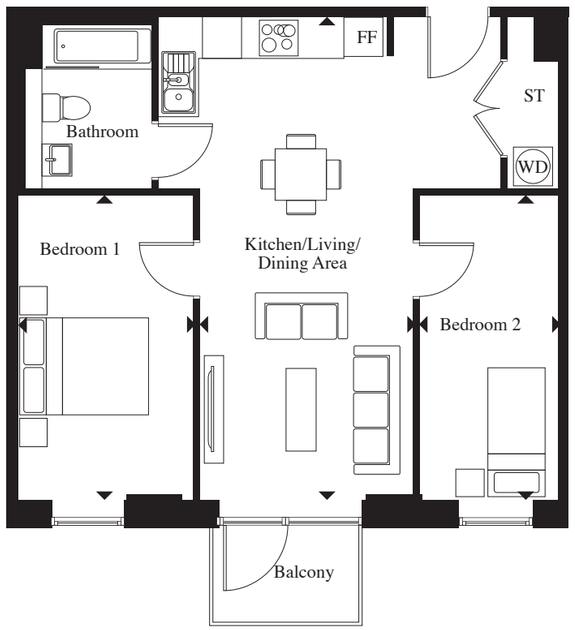
Type 1 Balcony

Minerva Place

Plots: A2.11, A3.11, A4.11, A5.11, A6.11, A7.11, A8.11

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.15m × 4.75m	7'0" × 15'7"
TOTAL AREA	
63.2 SQ. M.	**680 SQ. FT.**



River Medway Floors 2–8

Parking

KEY:

FF – Fridge/Freezer **ST** – Store **WD** – Washer/Dryer

2 Bedroom Apartment

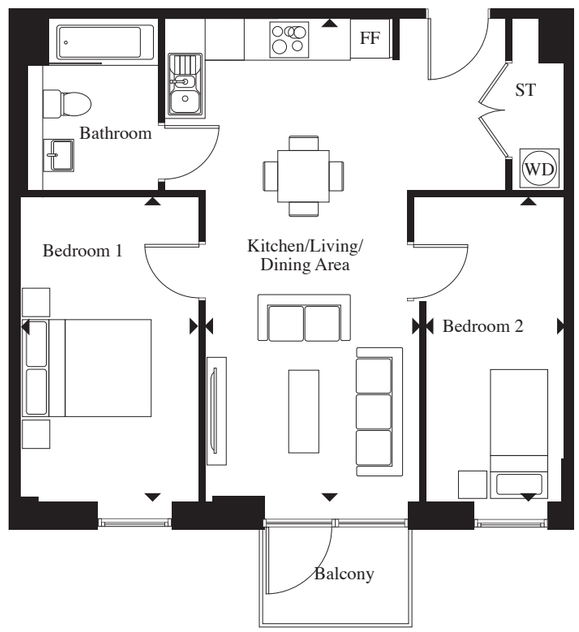
Type 1 Balcony

Minerva Place

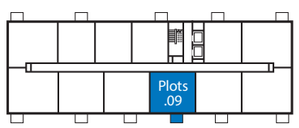
Plots: A2.09, A3.09, A4.09, A5.09, A6.09, A7.09, A8.09

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.23m × 4.75m	7'3" × 15'7"
TOTAL AREA	
63.5 SQ. M.	**684 SQ. FT.**



River Medway Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

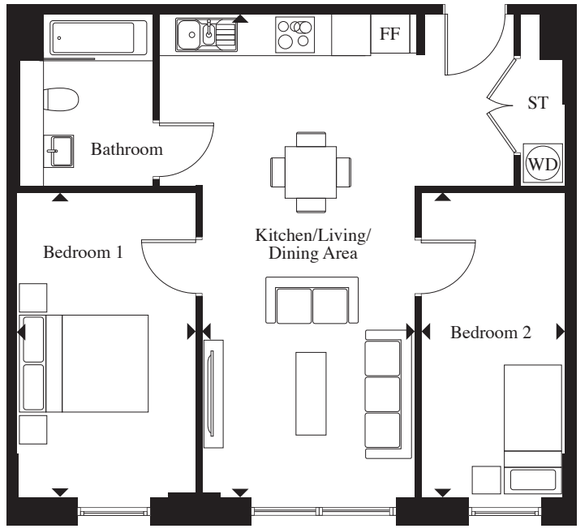
Type 2

Minerva Place

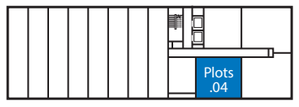
Plots: A1.04

Floors: 1

	Width | Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.25m × 4.75m	7'4" × 15'7"
TOTAL AREA	
63.6 SQ. M.	**685 SQ. FT.**



River Medway First floor



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

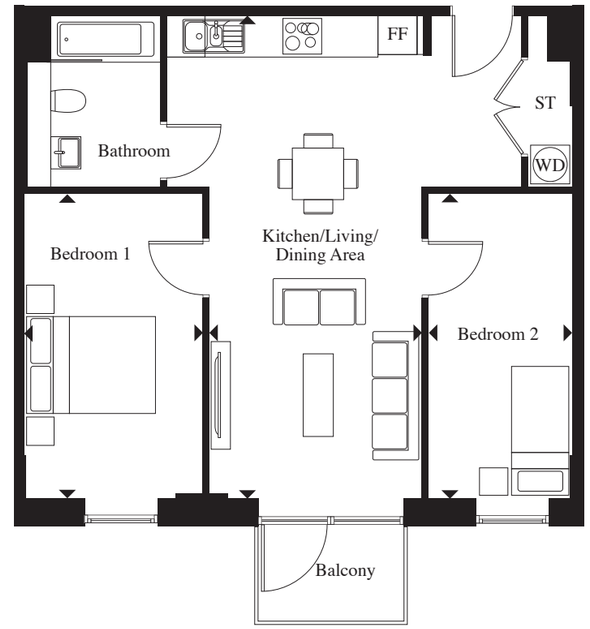
Type 2 Balcony

Minerva Place

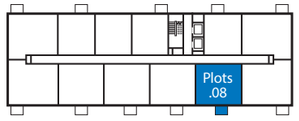
Plots: A2.08, A3.08, A4.08, A5.08,
A6.08, A7.08, A8.08

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.25m × 4.75m	7'4" × 15'7"
TOTAL AREA	
64.2 SQ. M.	**691 SQ. FT.**



River Medway Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

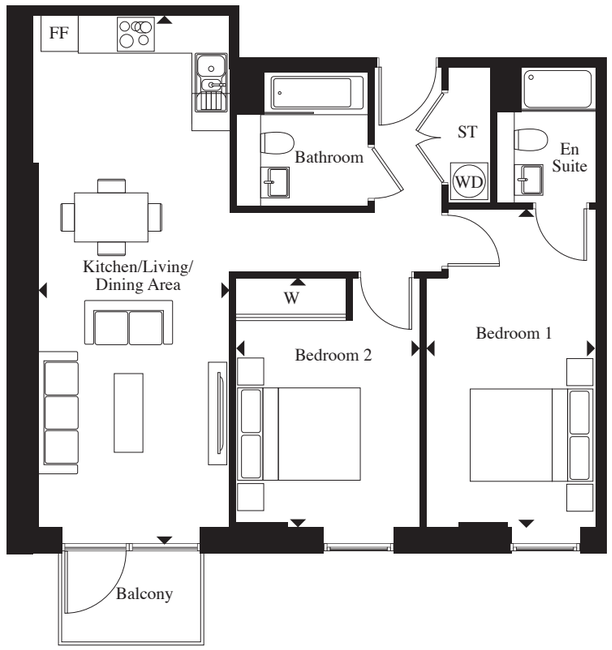
Type 5 Balcony

Minerva Place

Plots: A2.12, A3.12, A4.12, A5.12, A6.12, A7.12, A8.12

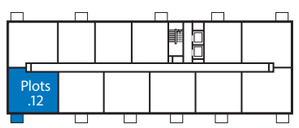
Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.08m × 8.59m	10'1" × 28'2"
Bedroom 1	
2.77m × 5.20m	9'1" × 17'0"
Bedroom 2	
3.00m × 4.06m	9'10" × 13'3"
TOTAL AREA	
70.7 SQ. M.	**761 SQ. FT.**



River Medway

Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

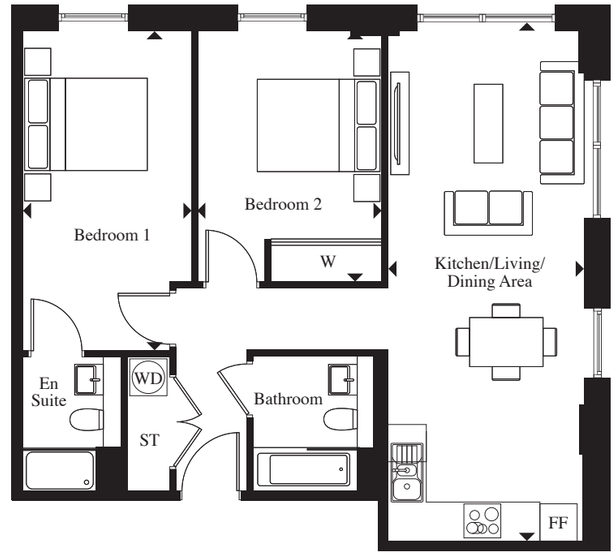
Type 2

Minerva Place

Plots: A1.02

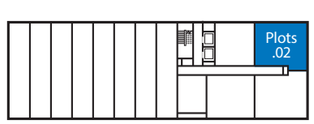
Floors: 1

	Width | Length
Kitchen/Living/Dining Area	
3.20m × 8.48m	10'5" × 27'9"
Bedroom 1	
2.76m × 5.20m	9'0" × 17'0"
Bedroom 2	
3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA	
70.8 SQ. M.	**762 SQ. FT.**



River Medway

First floor



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

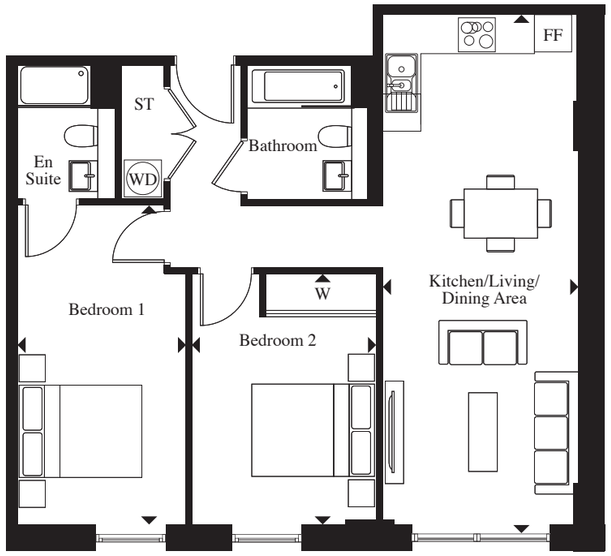
Type 2

Minerva Place

Plots: A1.03

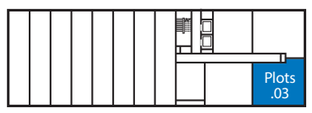
Floors: 1

	Width | Length
Kitchen/Living/Dining Area	
3.20m × 8.48m	10'5" × 27'9"
Bedroom 1	
2.76m × 5.20m	9'0" × 17'0"
Bedroom 2	
3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA	
71.2 SQ. M.	**766 SQ. FT.**



River Medway

First floor



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

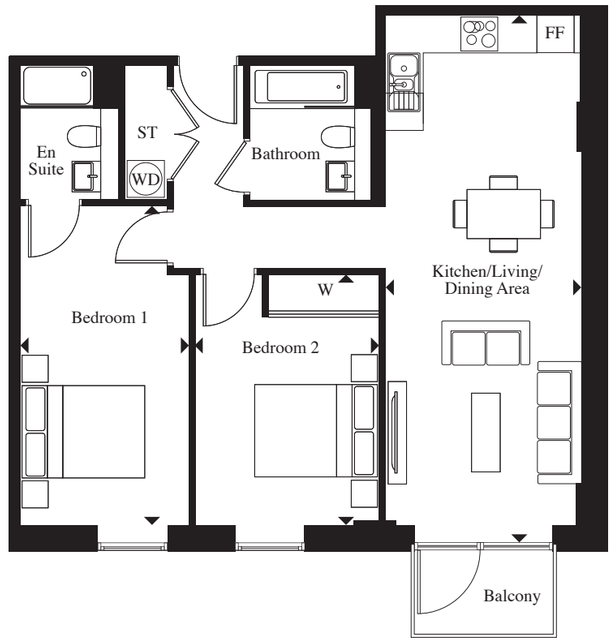
Type 4 Balcony

Minerva Place

Plots: A2.07, A3.07, A4.07, A5.07, A6.07, A7.07, A8.07

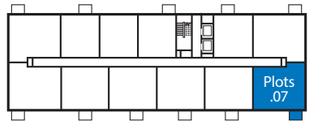
Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.20m × 8.59m	10'5" × 28'2"
Bedroom 1	
2.83m × 5.20m	9'3" × 17'0"
Bedroom 2	
3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA	
71.2 SQ. M.	**766 SQ. FT.**



River Medway

Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

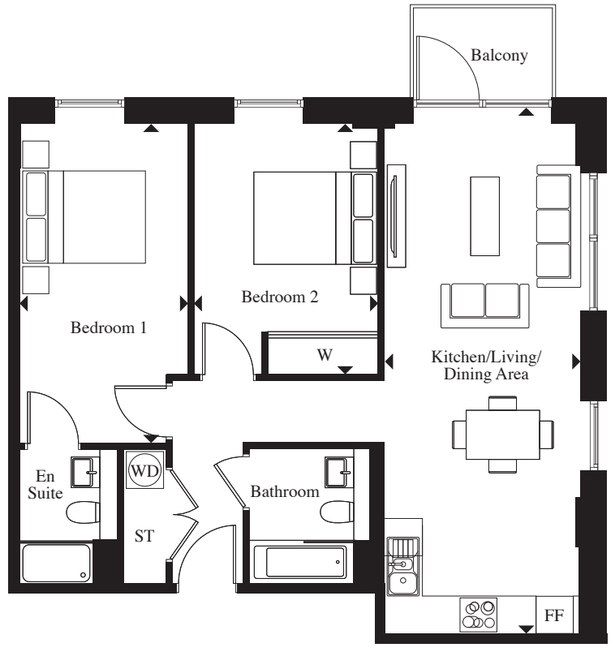
Type 4 Balcony

Minerva Place

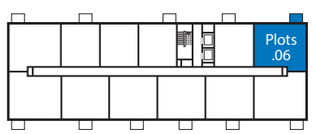
Plots: A2.06, A3.06, A4.06, A5.06, A6.06, A7.06, A8.06

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.20m × 8.59m	10'5" × 28'2"
Bedroom 1	
2.83m × 5.20m	9'3" × 17'0"
Bedroom 2	
3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA	
71.8 SQ. M.	**772 SQ. FT.**



River Medway Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

2 Bedroom Apartment

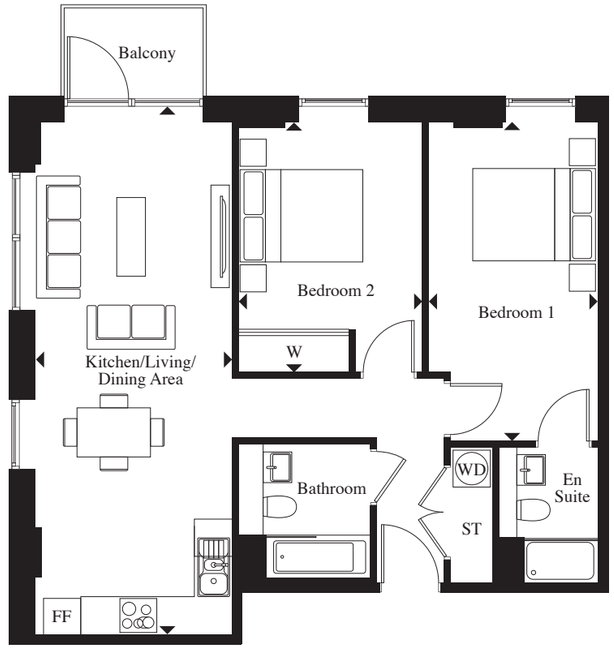
Type 5 Balcony

Minerva Place

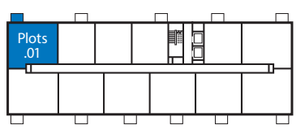
Plots: A2.01, A3.01, A4.01, A5.01, A6.01, A7.01, A8.01

Floors: 2, 3, 4, 5, 6, 7, 8

	Width | Length
Kitchen/Living/Dining Area	
3.20m × 8.59m	10'5" × 28'2"
Bedroom 1	
2.77m × 5.20m	9'1" × 17'0"
Bedroom 2	
3.00m × 4.06m	9'10" × 13'3"
TOTAL AREA	
72.1 SQ. M.	**777 SQ. FT.**



River Medway Floors 2–8



Parking

KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WD** – Washer/Dryer

The floorplans shown are for approximate measurements only.

3 Bedroom Townhouse

Type 1

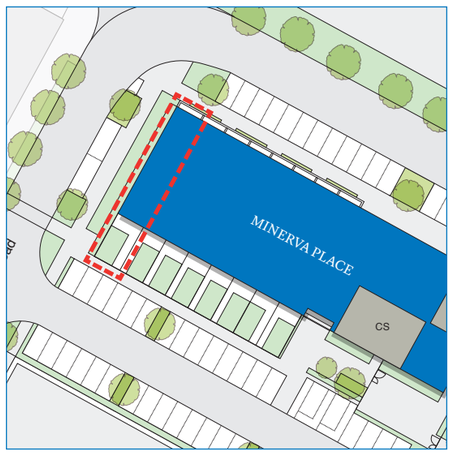
Minerva Place

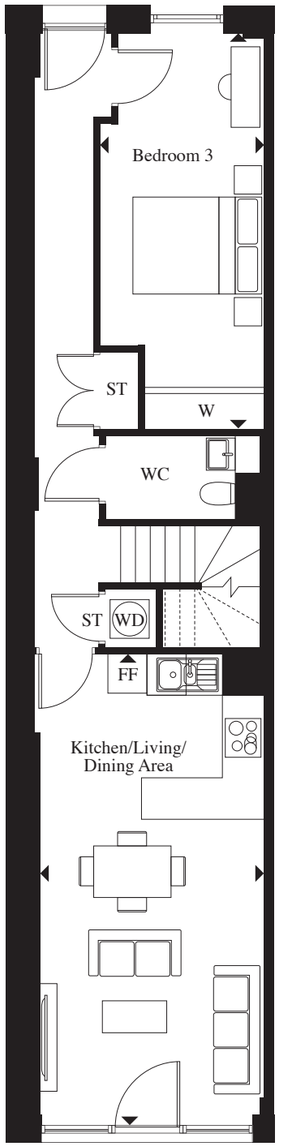
Plots: AG.01

Floors: Ground & First

Ground Floor

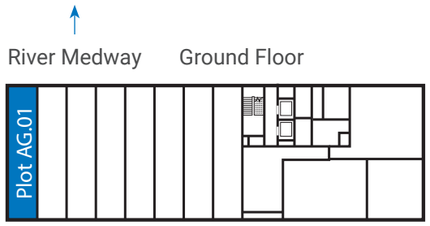
	Width | Length
Kitchen/Living/Dining Area	
3.49m × 7.31m	11'5" × 23'11"
Bedroom 3	
2.56m x 6.31m	8'4" x 20'8"

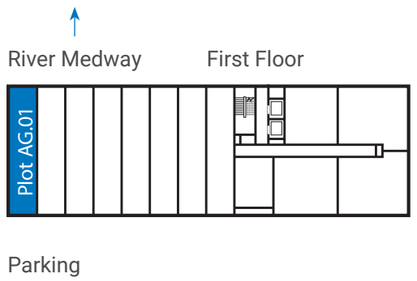


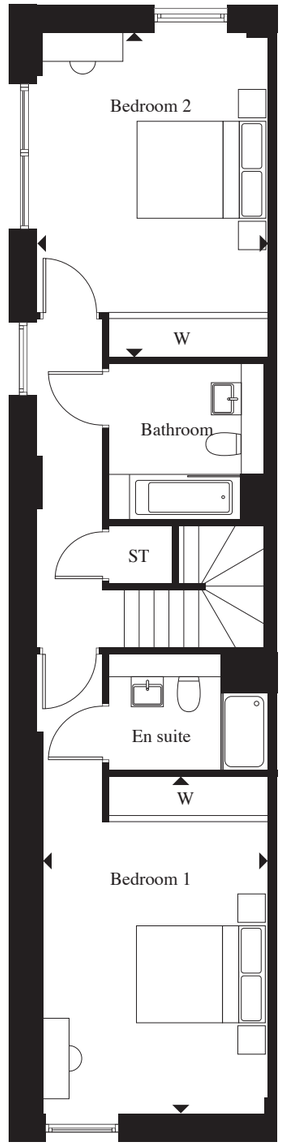


First Floor

	Width | Length
Bedroom 1	
3.49m x 5.25m	11'5" x 17'2"
Bedroom 2	
3.73m × 5.05m	12'2" × 16'6"
TOTAL AREA	
117.7 SQ. M.	**1,266 SQ. FT.**







KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WC** – Cloakroom **WD** – Washer/Dryer

*Handed Plots. The floorplans shown are for approximate measurements only.

3 Bedroom Townhouse

Type 1

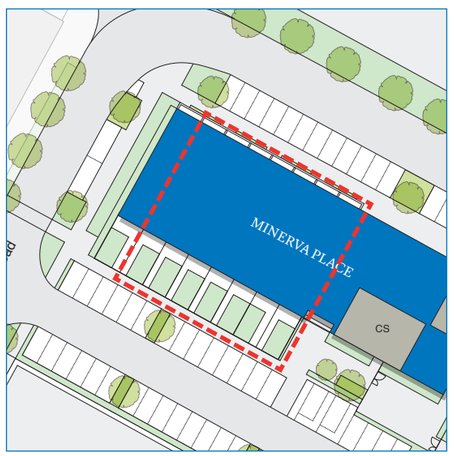
Minerva Place

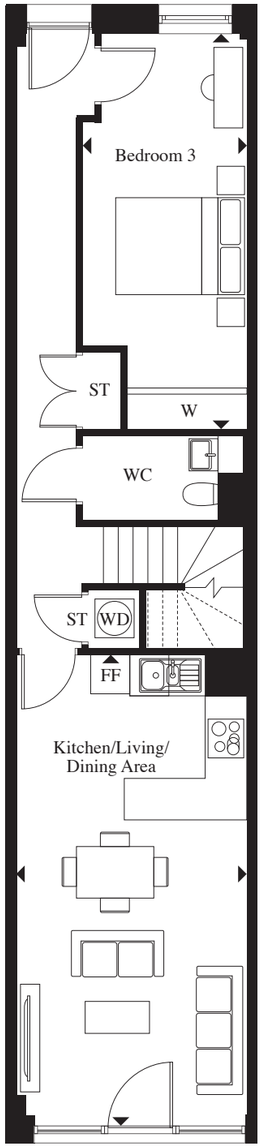
Plots: AG.02*, AG.03, AG.04*, AG.05, AG.06*, AG.07, AG.08*

Floors: Ground & First

Ground Floor

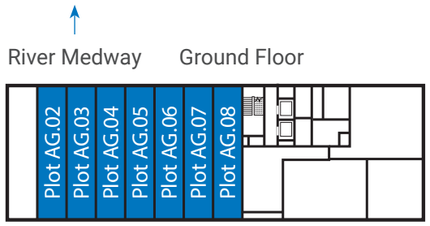
	Width | Length
Kitchen/Living/Dining Area	
3.59m × 7.31m	11'9" × 23'11"
Bedroom 3	
2.25m x 3.59m	11'9" x 17'2"

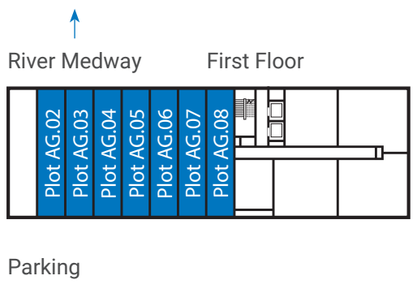


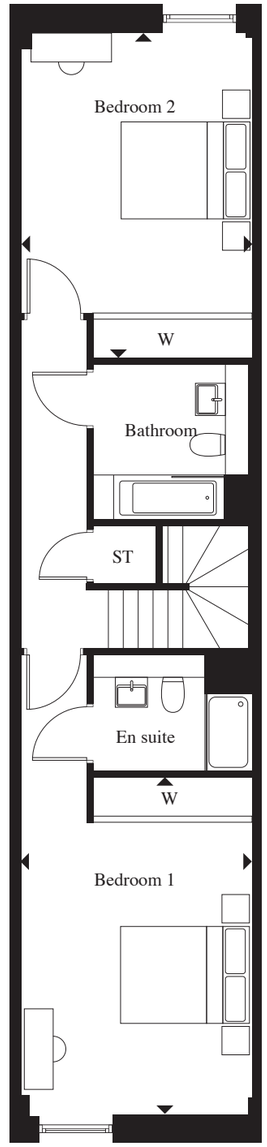


First Floor

	Width | Length
Bedroom 1	
3.59m x 5.25m	11'9" x 17'2"
Bedroom 2	
3.59m x 5.05m	11'9" x 16'6"
TOTAL AREA	
118.5 SQ. M.	**1,276 SQ. FT.**







KEY:

FF – Fridge/Freezer **ST** – Store **W** – Wardrobe **WC** – Cloakroom **WD** – Washer/Dryer

*Handed Plots. The floorplans shown are for approximate measurements only.

It's all in *the detail*

General

- Hoover and freestanding washer/dryer to utility cupboard
- Walls painted in white
- Ceilings painted in white
- Architraves and skirtings painted in white
- Walnut wood effect apartment entrance door with chrome ironmongery and door viewer.
- White painted internal doors with chrome ironmongery
- NHBC 12-year build warranty
- Decking to balcony (where applicable)
- Aluminium composite double glazed windows with white finish internally
- Sprinkler system within each apartment

Townhouses

- Private rear garden
- Paved patio area
- Outside tap

Bathroom & En suite

- Contemporary white bathroom suite comprising bath, semi pedestal basin, back to wall WC and chrome flush plate
- Chrome Roca mixer tap
- Glass shower screen to bath
- White shower tray to en suite with glass shower enclosure
- Roca thermostatic bath/ shower mixer over bath
- Roca thermostatic shower to en suite shower cubicle
- Large format wall tiling to bath and shower enclosure with tiling to basin area
- Chrome heated towel rail
- Large mirror
- Robe hook
- Toilet roll holder

Cloakroom

- Contemporary white close coupled WC and semi pedestal basin
- Chrome Roca mixer tap
- Large format wall tiling to splashback of basin area
- Chrome heated towel rail
- Mirror
- Toilet roll holder

Flooring

- Polyflor wood-effect flooring to kitchen/dining/living room and bedrooms
- Vinyl flooring to bathroom, en suite and cloakroom

Specification

Specification correct at time of print, but is subject to change without notice. Unless specifically incorporated in writing into the sales contract the specification is not intended to form part of any contract or warranty.

*Please speak to the sales team for further details

Heating & Electrical

- Electric heating via white wall electric panel heaters
- LED downlights to kitchen, cloakroom, bathroom and en suite
- Pendant lighting to living room and bedrooms
- White sockets and switches throughout
- Shaver socket to bathroom and en suite
- Telephone point to living room and bedroom one
- Media point to living room including TV, satellite and data socket
- TV point to bedroom one
- SkyQ provision, subject to purchaser subscription
- Smoke, heat and carbon monoxide detectors
- MVHR system (Mechanical Ventilation Heat Recovery)
- Video entry system
- Light to balcony (where applicable).
- Light to front and rear elevation to townhouses

Kitchen

- Contemporary matte white kitchen with soft-close cutlery tray
- Laminate worktop and upstand
- Glass splashback
- Stainless steel sink with chrome lever mixer tap
- Indesit electric single oven and ceramic hob
- Integrated cooker hood
- Indesit integrated fridge/freezer
- Removable base unit for future installation of dishwasher

Communal Area

- Parking to selected plots*
- CCTV to lobby
- Grey floor tiles to lobby
- Carpet to communal corridors
- Apartments served by lifts to all floors
- Lockable postboxes in lobby to apartments
- Letterbox to front door of townhouses
- Bin store
- Cycle store

A step-by-step guide to *owning your own home*

Find a Legal & General Shared Ownership property you'd like to buy and follow our step-by-step guide to turn your home-buying dreams into reality.

Legal & General
AFFORDABLE HOMES

1 **Book an appointment and come and see us in person or online**

2 **Find your dream home**

3 **Speak to a qualified independent financial advisor to see how much of the home you can buy**

4 **Complete your application and reservation paperwork**

5 **Pay your reservation fee**

6 **Reserve your home**

7 **Instruct a solicitor and begin your legal paperwork**

8 **Complete your mortgage application**

9 **Once your valuation is done, receive your mortgage offer**

10 **Sign the contract lease and pay your deposit**

11 **Exchange contracts**

12 **Complete and receive your keys and celebrate**

Let Shared Ownership be your step *onto the property ladder*

This home ownership scheme allows you to buy an initial share in your home and rent the remaining share. Over time you can then buy more shares in your home until you own the full 100%.

About *Shared Ownership*

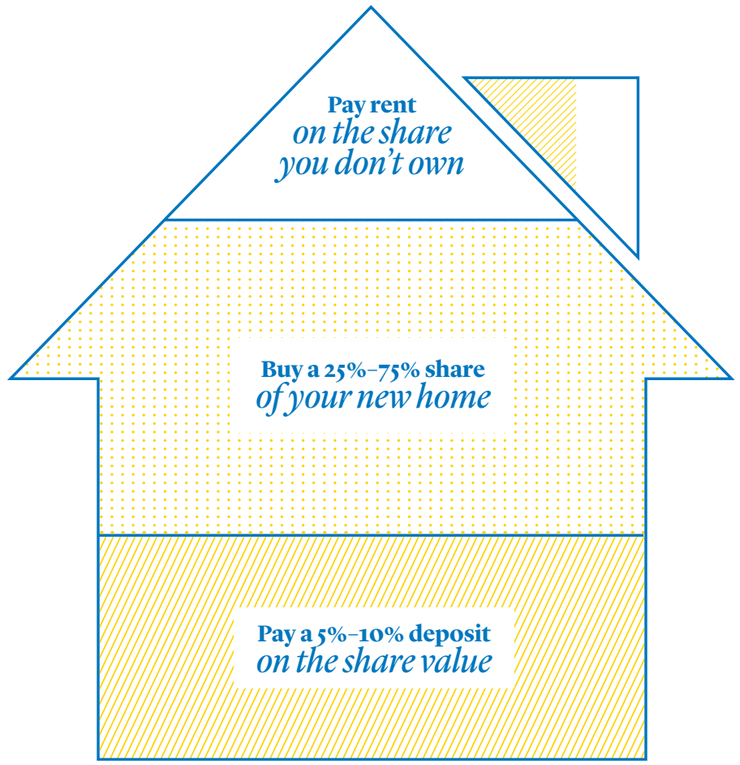
Q: How does Shared Ownership work?

At Cavalier Court, you can buy an initial share of between 25% to 75% of the home's full market value. Your mortgage repayments are based on the share of the home you own, and you'll pay a subsidised rent on the remaining share that you don't own.

Over time, should your financial circumstances change, you may choose to purchase further shares, taking your ownership to 100%.

Q: Will I need a deposit?

With Shared Ownership properties, a deposit is still necessary, typically starting at just 5%–10%. Since you're buying a portion of the property, your deposit is typically lower than when compared to the open market, making it more affordable.



Breakdown example of buying a new home at Cavalier Court

For full details around costs, please speak to one of our Sales Consultants.

FAQs:

Q: How do I know what percentage I can purchase?

At Cavalier Court you can buy any share from 25% to 75% of the initial purchase price. You will be asked to speak to a financial advisor to assess what share you can buy that is both affordable and sustainable.

Q: Is it cheaper than renting?

Shared Ownership can be cheaper than renting privately as the mortgage cost and low rent usually add up to less than the equivalent rental payments to a landlord.

Q: What if I already have a home?

If you already own a property you would need to have confirmed the sale of your home when you apply to buy via Shared Ownership. Your application would be assessed based on your housing need for you to be considered for Shared Ownership.

Q: Can I buy additional shares in the property?

Yes, you can. This is known as "staircasing". When you buy more shares in your home, your home is revalued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to 100%.

Q: Can I buy a property on my own?

If you earn or have a household income up to a maximum of £80,000 per annum, you could be eligible. You can also use Shared Ownership to buy alone or with another person as long as your joint incomes don't exceed the maximum earnings bracket.

You bought:

25%

Share of your new home

Q: Can I rent out my property?

You cannot grant an assured shorthold tenancy on a Shared Ownership property. If you want to get a lodger you can, however, you need to be able to afford to purchase the home without any assistance.

Q: How will I pay my rent?

Legal & General has appointed a Management Provider, Southern Housing, to manage your rental account and will collect the rent on our behalf. They will be in touch with more information nearer the time of completion.

Your deposit:

5%

Deposit on the share value

Q: How is the rent calculated?

Your annual rent is charged at 2.75% of the residual value of your home, which is reviewed annually each April. This is capped at RPI (Retail Price Index) from September of the previous year + 0.5%. Our Sales Consultant and your financial advisor can give you further details based on your specific circumstances.

Q: Can I decorate and make improvements to my home?

Yes, you don't need our permission for decorating or simple repairs, however, you would need to get permission for larger works to ensure it does not affect the structure of the building.

Q: What is the length of the lease?

The lease is for 990 years.

Q: Will I have to pay Stamp Duty?

When you buy a share in one of our homes you will have to pay a Stamp Duty Land Tax (SDLT). We advise you consult your solicitor as to the amount payable at the point of your legal completion.

There are two ways to pay on a newly built (new lease) property. Making a one-off payment based on the total market value of the property or paying any SDLT due in stages. If you decide to make a one-off payment upfront this is known as making a "market value election". If you choose to pay SDLT in stages then you pay SDLT on the initial purchase amount. Should you choose to pay SDLT in stages, you will not have to make any further payments until you own more than an 80% share of the property.

Q: What if I want to sell my property?

When you want to sell your Shared Ownership home, Legal & General Affordable Homes has a time period specified within your lease to offer the property to another eligible shared owner. If we are unable to source a suitable purchaser in this time, you can put the property on the open market.

Q: Are there other costs involved?

Some other costs to consider:

Service charges
Paid to cover the costs of repairs to shared areas outside of the building, such as roof, external pipes and drains. It also covers cleaning and buildings insurance.

Solicitor fees
You must appoint a solicitor before you can apply for a mortgage, and it is importance to check they are approved to work for your mortgage lender. Fees are usually based on a fixed cost basis.

Broker fees
A mortgage broker will charge a fee for their services, and this can vary from a fixed amount to a percentage of the purchase price. Your broker should explain what fees are charged before they undertake any work on your behalf.

Other fees
You may incur other costs throughout the moving process, for example, removal costs. These can vary and it's worth speaking to a few companies to obtain quotes.

Your sales consultant will provide you with the costs for the service charges and your solicitor will be provided with the breakdown of what the costs cover.

For more FAQs visit
landgah.com/faq

Shared Ownership – Terms and conditions apply. This scheme is subject to status and fitting criteria. Minimum and maximum share values will apply and rent is payable on the unsold share. Please speak to a Sales Consultant for more details.

About us

With us, people come first. That's been the Legal & General way for almost 200 years.

Legal & General was founded in 1836 by six lawyers in a coffee shop on London's Chancery Lane. Nearly two centuries later, we are investing in new homes for all ages, social groups and home ownership structures.

The shortage of housing in the UK and the high deposits required to buy a property outright mean that home ownership is out of reach for many people. Our mission is to improve everybody's chances to become a homeowner. Whether it's a first-time buyer, young couple or growing family, we believe that everyone deserves a safe and secure space to call their own.

How to *find us*

GILLINGHAM GATE ROAD (OFF PIER ROAD), GILLINGHAM, KENT, ME4 4SW | what3words **guards.having.chins**

From Chatham:

Continue to Railway Street. Head south-west on A230 towards Maidstone Road. Turn right at Maidstone Road.

Turn right at the 1st cross street onto Railway Street, then turn right onto Best Street/A2. Turn left onto The Brook. Continue onto Dock Road/A231. At the roundabout, take the 1st exit onto Dock Road. Continue straight, then, at the roundabout, take the 2nd exit onto Maritime Way.

Continue straight for 0.2 miles, then at the roundabout, take the 3rd exit onto the A289 slip road to M2/ Sittingbourne/Rainham/A2/Chatham Docks. Merge onto Pier Road/A289.

Turn left onto Gillingham Gate Road. At the roundabout, continue straight to stay on Gillingham Gate Road.

From Gillingham railway station:

Exit the train station and follow the A231 to James Street. Head west on Balmoral Road/A231 towards Victoria Street before turning left onto Jeffery Street/A231.

Turn right onto James Street before continuing onto Richmond Road. Turn left onto Medway Road/B2004.After 0.1 miles, turn right onto Medway Road/B2004.

Continue on B2004 and use the left lane to turn slightly right onto Gillingham Gate Road. At the roundabout, continue straight to stay on Gillingham Gate Road.

Legal & General Affordable Homes terms and conditions apply. All content within this document is indicative only. Legal & General Affordable Homes reserves the right to make any changes at any time. Please speak to a member of our Sales Team for up-to-date information when reserving your new home. Information is correct at the time of going to print. Maps not to scale. Distances and times taken from google.co.uk/maps. October 2023.

CAVALIER COURT

AT CHATHAM WATERS

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